



**Office of the Attorney General  
Paul G. Summers**

**Department of Commerce and Insurance  
Commissioner Paula Flowers**

## **CONSUMER ALERT**

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FOR IMMEDIATE RELEASE  
Aug. 18, 2006  
#06-28

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### **HOME REPAIRS TOP TENNESSEE'S CONSUMER COMPLAINTS FOR 2006**

Tennesseans reported more home repair and construction complaints than any other consumer problem in 2006. Automobile and car rental complaints followed the number one complaint and was ranked the number one problem nationally.

"Many of us are not talented enough or have the time to make our own home repairs or improvements and must hire someone to do it for us," Attorney General Paul G. Summers said. "But just because we have to rely on someone else to do the work for us does not mean we can't be savvy consumers and avoid becoming scam victims."

In Tennessee, anyone doing home repair or improvement work with an estimated value of more than \$25,000 must be a licensed contractor in order to do business, the Attorney General noted. General Summers and Division of Consumer Affairs Director Mary Clement have a number of tips to help consumers choose a reputable contractor and avoid home repair scams.

When choosing a contractor, it is important to do all of the following:

- \*Make sure the person is properly licensed. Write down the license number and then check it by calling the state's Contractor Licensing Board at (800) 544-7693 or go to [www.state.tn.us/commerce/contractors](http://www.state.tn.us/commerce/contractors).
- \*Get recommendations from friends and neighbors, and check any references

given to you by a prospective contractor.

- \*Make sure the contractor is insured to cover workers' compensation, damage, and general liability insurance.

- \*Get written estimates from at least three different contractors or firms. Make sure the bids are based on identical project specifications.

- \*Get a written contract for all work that includes specific details of the work to be done, materials used and clean up to be done afterward. It should include a completion date and payment schedule. Make sure the contract includes any oral promises the contractor made.

- \*Never pay the entire cost of work up front. A deposit of one-third of the total price is generally considered to be a standard procedure.

- \*Avoid hiring anyone who engages in high pressure sales tactics; strangers who show up (often in an unmarked car or van) at your door claiming to have "just finished a job nearby and have material leftover" and offer to the job for a discounted price; requirements for a large down payment; someone who only gives a post office box address, with no street address, or a telephone number that is just an answering service; or anyone who refused to give you a written estimate, contract or references.

To file a complaint against a licensed contractor, consumers can do so online by visiting [www.state.tn.us/commerce/boards/contractors/OnlineComplaint\\_cont](http://www.state.tn.us/commerce/boards/contractors/OnlineComplaint_cont).

The other Top 10 Consumer Complaints in Tennessee ranked in order behind Home Repair and Auto Sales and Rentals were 3)Utilities; 4)Internet Goods and Services; 5)Furniture/Appliances/Home Furnishings; 6)Landlord-Tenant/Mobile Homes; 7)Travel; 8)Mail Order; 9)Campground/Timeshares; and 10)Credit Reporting.

Nationally, the Top 10 Consumer Complaints behind Auto Sales and Rentals ranked in order were 2)Home Repair/Construction; 3)Internet Goods and Services; 4)Telecommunications/Slamming/Cramming; 5)Credit Reporting; 6)Retail Sales; 7)Telemarketing/Do-Not-Call; 8)Debt Collection; Contests/Sweepstakes/Prize Promotion; and 10)Furniture/Appliances/Home Furnishings.

To file a complaint against any business you suspect has committed an unfair or deceptive act, contact the Tennessee Division of Consumer Affairs at [www.state.tn.us/consumer](http://www.state.tn.us/consumer) or by calling (800) 342-8385 (toll free).